

## Rental Criteria

We are an equal opportunity housing provider. We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws. All applications will be reviewed in the following areas:

### MINIMUM AGE

All applicants must be at least 18 years old. Any minors who will occupy the apartment on a regular basis must be listed on the application and must be under the direct supervision of the adult applicant(s).

### CREDIT

All credit status will be checked through the appropriate credit bureau. If no credit record can be obtained, we may phone the credit references that you have supplied on the application. Bankruptcy history is acceptable if good credit is reflected for the most recent 12 months. Medical accounts, debts to utility companies (water, gas and electric), and student loans are exempt from above evaluation. Foreclosures may be exempt if rental history since the foreclosure is in good standing. An additional deposit equal to one month's rent and/or guarantor may be required if credit criteria is not satisfied, but not to the point of disqualification. No credit is considered qualifying credit if rental history is sufficient and in good standing.

### CHECK WRITING:

Positive verification of check writing authorization or no checks will be accepted at any time.

### RESIDENT/RENTAL HISTORY

A minimum of six (6) months rental history is required during prior two (2) years. Must be able to verify residency for the last twelve months. Past housing rental references must be positive. Any balance due your prior landlord(s) must be paid before approval. Negative rental history will be considered on a case-by-case basis. No evictions, prior or current, will be accepted. First time renters may be accepted with positive credit history and/or Guarantor. Positive Mortgage/Home Ownership is acceptable in lieu of apartment rental history.

### EMPLOYMENT/INCOME

Must have current employment or job offer that meets the income criteria. All employment used to meet the income criteria will be verified, including salary amount, start date and a current paycheck stub. Applicant must have been continuously employed a minimum of six months prior to the application date. Self-employed individuals must provide copies of tax returns, which will be used to verify income, and bank statements for the last two months. Full amounts of social security and disability income can be used to qualify. Other sources may be used as well. Monthly income must meet the minimum requirements as set forth by each property. Applicant income must be a gross amount of no less than three times the rental rate.

### VEHICLE CONDITION

All resident-use vehicles must be listed on the application and must adhere to the property's Vehicle Policy.

### CO-SIGNER POLICY

Only accepted for full time students or those who have graduated within the last year, military, or retired over 55, or if credit criteria is not satisfied, but not to the point of disqualification. All co-signers must complete an application in addition to completing the move-in paperwork, (Co-Signer Agreement).

### NUMBER OF OCCUPANTS:

	<u>1BR</u>	<u>2BR</u>	<u>3BR</u>
Maximum Occupants:	2+1	4+1	6+1

(+1 represents familial status of those occupants under 1 year of age)

### CRIMINAL

No applicant (Occupant or Lease Holder) may have received deferred adjudication for, or have been charged, arrested and/or convicted of, a felony offense of any kind. No applicant may have received deferred adjudication for, or been arrested and/or convicted of a violent crime. No applicant may have been convicted of, or received deferred adjudication for, a misdemeanor of a property, assault/battery, drug possession, weapons, or of a sexual nature at any time.

We evaluate every apartment application in the following manner. You must submit a rental application with all questions answered on the form, pay the nonrefundable application fee of \$45.00 and non-refundable \$54.00 administrative fee in a money order, and provide a copy of identification (Driver's License or Picture I.D. Card). We will determine whether, from your responses to the questions on the application if you qualify for the apartment for which you are applying. If you do not, we will reject your application. If you do, we will send your application to our screening company. The screening company will check your credit report and criminal history. We will then verify employment and rental references to confirm they meet our rental criteria. This process takes one to two days. We will rent available apartments to applicants in the order that their applications are approved. If we are unable to verify any information necessary for the processing of an application or if an application is deficient in any of the categories outlined, the entire application may be rejected. **PLEASE TAKE YOUR TIME AND FILL OUT YOUR APPLICATION THOROUGHLY TO INSURE TIMELY PROCESSING. PRIVACY NOTICE AVAILABLE UPON REQUEST.**

**EACH CO-RESIDENT AND EACH OCCUPANT OVER 18 MUST SUBMIT A SEPARATE APPLICATION. SPOUSES MAY SUBMIT A JOINT APPLICATION. FALSIFICATION/OMISSION OF ANY STATEMENTS ON THE APPLICATION IS AUTOMATIC GROUNDS FOR NON-APPROVAL.**

**THE CRITERIA ARE SUBJECT TO CHANGE AT ANY TIME AT THE SOLE DISCRETION OF STARWOOD MANAGEMENT.**

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 Signature of Applicant

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 Signature of Management Representative

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 Signature of Applicant

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 Date